

# Challenges of Social Housing Implementation and Consumer Satisfaction in River State, Nigeria

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DOI: 10.29322/IJSRP.8.10.2018.p8255

<http://dx.doi.org/10.29322/IJSRP.8.10.2018.p8255>

**Abstract-** As greater percentage of the world's population become urban dwellers, the issue of housing shortages are bound to continue. Housing constitutes essential human need, whose availability or otherwise affects man's socio-economic well being. Little wonder then that most government tends to make housing one of the cardinal policies of governance. The present study examines Social Housing programme in Rivers State with a view to identifying the challenges hindering its effective implementation. Data for this study came from both primary and secondary sources. The target population for this study comprises of randomly selected 266 household heads who currently occupy social housing dwelling units in the three (3) senatorial districts of Rivers state at the time of the study. The results of this study showed that the distribution of social housing is not equitable in space to meet the needs of those who they are targeted at. In the mist of the forgoing, housing made for the less privileged ends up in the hands of the political elites exacerbating the housing challenge in the State. Though the socio-economic characteristics of social housing beneficiaries varied in the study area, there is statistically no significant difference between satisfaction derivable from social housing and occupants' age and gender. The study calls for urgent need to match words with action by ensuring that social housing is made available and affordable to the low income group. To achieve this requires that policymakers will have to define housing affordability in a way that allows families to obtain quality housing comfortably without compromising other essential house hold needs.

**Index Terms-** Social housing; housing need; affordability; housing policy; rental value; urbanization.

## I. INTRODUCTION

Cities all over the world are centers of innovation and plays essential role in the socio-economic transformation of the nation where they are found. The world is currently going through accelerated urbanization as more than half of its population live in cities. United Nation (2016), reports that by 2030, 6 out of 10 people will be urban dwellers. As people move into cities in search of better life, the population of urban areas swells, precipitating housing challenges. A UN report has it that in 2014, 30 per cent of the urban population lived in slum-like conditions while globally; more than 880 million people were living in slums (UN 2016). Housing is one of the basic needs of

man and ranks second after food. In spite of the importance of housing to the overall survival of man, most citizens are unable to meet their housing needs. This matter is made worse by the very high level of income inequality between and among various strata of people in the society. Housing provision itself is capital intensive little wonder that most low income groups are unable to meet their housing needs. This problem is exacerbated by High rental values occasioned by disequilibrium between demand and supply of housing in most cities. High rental value on houses creates burden that reduces family's resources to spend on child enrichment items and activities and limits the neighborhoods where low-income families can afford to live, thus affecting parents ability to send their kids to highly ranked schools and exacerbates educational gaps that start early in life (Veronica, 2017).

In a bid to reduce the problems of housing shortage, government and corporate organizations usually provide some sought of subsidy through the process of social housing. Social housing is the provision of housing to citizens to enhance their wellbeing and achieve financial success while reducing costs to society in the long term. Social housing thus is a response by Government and corporate entities to address the housing needs of low income earners' using diverse instruments. It involves the provision of housing below market price using different forms of subsidy mechanisms. Social housing is predicated in the belief that meeting household basic need for shelter, can help promote positive life outcomes for low- and moderate-income families (Painter, nd).

Rivers state is one of the states that make up Nigeria. It is home for oil and gas operations that accounts for large quota of the Gross Domestic Product (GDP) of the country. The State, witnesses' high influx of both firm and people leading to shortages in housing supply and high rental value place on available stock. In a bid to provide housing for its populace, the Rivers state Government and most corporate bodies operating in the state, over the years, embarked on the provision of housing estates in the form of social housing to meet the housing needs of its citizens and workers. How well has the various social housing schemes faired in the Rivers State? What are some of perceived challenges facing its smooth implementation and what is the level satisfaction of occupants of social housing in the study area. The present study is an assessment of the challenges of social housing provision and satisfaction level of beneficiaries of social housing Rivers state, Nigeria.

## II. STUDY AREA

Rivers State is located in the Niger Delta region, of Nigeria (fig.1). It lies within latitudes 4°20' and 5°50'N and longitudes 6°20' and 7°35'East. It is bounded on the south by the Atlantic Ocean, to the north by Imo and Abia states, to the east by Akwa-Ibom State and to the West by Bayelsa State. The state was created on May 27th 1967, out of the former Eastern Region of Nigeria. Rivers State is a predominantly low-lying pluvial (wet climate) state in southern Nigeria, located in the eastern part of the Niger Delta. Its topography ranges from flat plains, with a

network of rivers and tributaries. Rainfall is generally seasonal, variable, as well as heavy. Generally, rain occurs on the average every month of the year, but with varying duration. The state is characterized by high rainfall which decreases from south to north. Total annual rainfall decreases from about 4,700 mm (185 in) on the coast, to about 1,700 mm (67 in) in the extreme north. The land surface of Rivers State can be divided into three zones: freshwater swamps, mangrove swamps, and coastal sand ridges. The freshwater zone extends northwards from the mangrove swamps. This land surface is generally less than 20m above sea level.

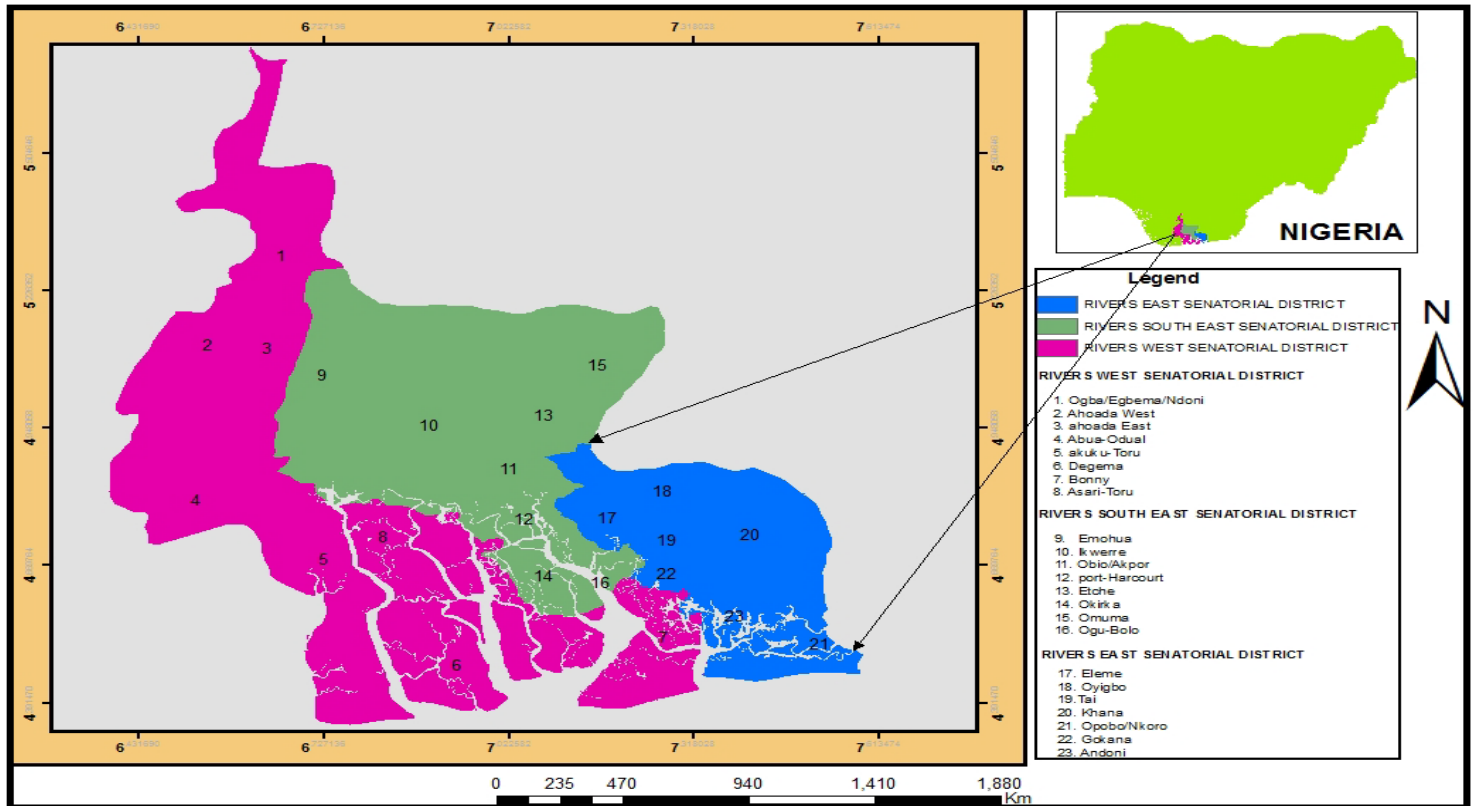


Figure 1: Rivers State and the Three Senatorial Districts of study

Source: National Research and Development Agency (NARSDA), 2017

Over the period from 1991 to 2006, the total population of Rivers State has increased by close to 3 million people. The last official census showed that 5,198,716 people were living in the state, of whom 2,673,026 were men and 2,525,690 were women. Population increase in the area may be due to the changes that have taken place in the socio-economic and political life of the state which in turn creates disequilibrium in the demand and supply of housing. The state is famous for its vast reserves of crude oil and natural gas. It was perhaps the richest and most important section of the African zone of the British Empire. Rivers State has two major oil refineries, two major seaports, airports, and various industrial estates spread across the land. More than 60% of the country's output of crude oil is produced

in the state. Other natural resources found within its boundaries are silica sand, glass sand and clay (The Tide, 2012).

## III. CONCEPTUAL FRAMEWORK AND LITERATURE REVIEW

### [1] 3.1 The Concept of Social Housing

Social Housing (SH) describes housing provided at subsidized rental costs regardless of ownership. Social housing is housing provided at low rents on a secure basis to those who are most in need or struggling with their housing costs. It refers to rental housing which may be owned and managed by the state, by non-profit organizations, or by a combination of the two, usually with the aim of providing affordable housing. Social housing can also be seen as a potential remedy to housing

inequality. (Wikipedia, 2018). One essential characteristics of social housing is that is provided base on needs rather than demand and price, and this concept of need is politically or administratively defined and interpreted. It exists because governments have decided that some housing, at least, should not be allocated by market forces.

One way of achieving social housing is through the provision of financial assistance to enable people to secure accommodation in the private market. This approach would be to assist demand (rather than supply) so that effective demand increases to a level at which it is sufficient to encourage housing supply that equates demand. Such usually may take the form of housing allowances. Another form of social housing takes the form of owner- occupier. In this case substantial subsidies are paid to owner-occupiers, in form of tax privileges and in selling public rental housing at large discounts to purchasing sitting tenants (Kemeny, 1995).

### 3.2 The Concept of Affordability

The main challenge faced by housing proponents and policy makers, is the issue of affordability of housing. Affordability may be understood as the ability of household to meet mortgage requirements without compromising households' basic needs. Meeting the housing needs especially for the low income earners may depend on the affordability of the existing housing stock. Painter (nd) argues that when the costs of available housing options in an area are high relative to household income, households may need to make tradeoffs. For him, affordability also determines the location choices of households within the urban setting. Such that in an effort to curb high costs, households may choose housing that is far from employment centers and would require long commutes or share housing with other households, which could lead to overcrowding or alternatively, households might reduce spending in other areas, such as transportation, health care, food, and education, to offset high housing expenditures.

The issue of affordability is important in the whole process of housing analysis. For example, affordable housing can help improve residents' health, access to education, and employment prospects while high housing cost burdens are associated with negative life outcomes such as declines in mental health, reduced parental enrichment spending and cognitive achievement for low- and moderate-income children, and reduced educational attainment among children (Painter, nd). The determinants of housing affordability include household income and price of housing. Housing cost is a function of the cost of construction. The pricing policy is dependent on the cost of production, interests on loans, and expected profit. Housing is supplied to the housing market at this price. For housing to be affordable, it must be available. Availability of housing is what makes housing interesting and attractive, and then liveability becomes accepted. The availability of affordable housing is proximity to mass transit and linked to job distribution, has become severely imbalanced in this period of rapid urbanization and growing density convergence (Pollard, 2010).

Affordable housing challenges in cities range from the homeless who are forced to live on the street, to the relative deprivation of vital workers like police officers, fire-fighters, teachers, nurses who are unable to find affordable

accommodation near their places of work. These workers are forced to live in suburbia commuting up to two hours each way to work. Lack of affordable housing can make low-cost labour scarcer exacerbating the problems housing quality and instability, which can have detrimental effects on children's mental and physical health (Pollard, 2010).

### 3.3 Housing and National housing policy

Housing is both a product and a process. As a "process" it involves the combination of enormous human and material resources to produce housing (Agbola, 1998). Housing is thus a fundamental unique "product" which usually results from a unique process, which has economic, geographical and sociological significance. The economic significance is probably linked to the proportion of the total economic wealth of a nation – often held in form of housing and the percentage of individual income, usually expended on housing-related consumption (Ogueffi & Adesanmi, 2004). The "new" National Housing policy from 1991-2000 has its main objective to ensuring that social housing-income earners in the country (Nigeria) have right to use acceptable shelters at are reasonably priced by the year 2000. This, of course, was not achieved.

However, the policy attempted to allocate roles for the three tiers of government to actualize its goals (Waziri and Roosli, 2013). By 2005, a new policy on housing emerged. It was acknowledged that although the government had the responsibility to house its citizens, it would step back from direct construction; while laying emphasis on private sector partnership in realizing its goals of "ensuring that all Nigerians own or have access to decent, safe and sanitary housing accommodation at affordable cost with secure tenure (Ministry of Housing 2005 not listed). It was also acknowledged that a holistic approach had to be the basis of the housing strategy and hence the co-location of housing and urban development. Although the policy has taken off, it has set for itself the target of 40,000 housing units across the country with 1000 in State and 2000 in Lagos and Abuja.

A critical review of the National Housing policy of Nigeria indicates that the policy is riddled with lots of challenges. Direct construction of housing for low-income groups by government did not meet its targets, calling to question, the efficiency and effectiveness of these policies hence the need to allow private housing provision to follow market forces (Alabi, 2005). According to Ademiluyi (2010), the implementation of the National policy on housing was riddled with politically interferences due to insincerity in the approach of the policy makers.

The needs of the stakeholders were not taken into account during the initiation and implementation of the scheme. Again, rather than allocate the houses to the targeted low-income population, a good number of the houses constructed were distribution in favour of the high income earners (Muoghalu, 1986). High construction cost of houses was also a problem. It was for this reason that Aluko (2002) described housing in Nigeria as an 'expensive commodity'. For him the beneficiaries of social housing in Nigeria are not the intended low income groups but the very high income earners and calls for strong political will needed for effective implementation of social housing scheme in the country.

#### IV. METHODS AND MATERIALS

The research design adopted is the “Passive Observational” research design (Cook and Campbell, 1979) since there was no experimental manipulation of the variables studied. Data for this study came from both Primary and secondary sources. The primary sources of data were collected through direct communication with government bureaucrats, workers, and consultants; personal observation and administration of questionnaires to 266 selected heads of households. Secondary data were also collected Government archives; Textbooks; Journals articles. The target population for this study comprises of all household heads who occupy social housing dwelling units in the three (3) senatorial districts of Rivers state at the time of this study (Table 1).

Adopting the stratified sampling technique, all the Local Government Areas (LGA) in Rivers state were divided into three senatorial districts (Rivers- east, Rivers south-east, and Rivers west). Two LGAs were randomly selected from each district making a total of six LGAs studied. Total census of the housing units in the selected LGAs was found to be 932 units. This represents 87% of the total (1071) housing units in the State. Further investigation reveals that of the 932 housing units in the sampled area, only 793 units representing 85% have been completed and are actually occupied by residents. To determine the sample size, the Taro Yamane formula was applied at a precision of 5%. Mathematically, the Taro Yamane formula is given as:

$$n = N / [1 + N (e)^2]$$

Where:

n = Sample size

1 = Constant

N = Population Size

e = Sampling error (5%) =  $e^2 = 0.0025$

A total of 266 heads of household representing 34% of the study sample frame served as the sample size for the study. Systematic sampling technique was used to select the head of households using a sampling interval of every 4<sup>th</sup> item. Simple univariate statistics such as percentages were used in data analysis. To determine if there is any significant difference between age and income status occupants of social housing and

level of housing satisfaction, the chi-square ( $\chi^2$ ) statistics was used.

[2] Mathematically,  $\chi^2$  is given by:

$$\chi^2 = \sum_i \sum_j \frac{(O_{ij} - E_{ij})^2}{E_{ij}}$$

[3]

[4] Where O = Observed values

[5] E = Expected values

**Table 1: Sampling Details**

Senatorial Districts	Constituent LGAs	Selected LGAs	No. of Completed Units	Types and No. of Occupied Housing Units in the Selected LGAs	No. of Occupied Dwelling Units in Selected LGAs	No. of Dwelling Units (Hence households)
Rivers West	Ogba/Egbema/Ndoni	Ogba/Egbema/Ndoni	96	72 Units of 1 bedroom bungalow	72	24
	Ahoada West			18 Units of 2 bedroom bungalow	18	6
	Ahoada East			18 Units of 2 bedroom bungalow	6	2
	Abua-Odual					
	Akuku-Toru	Ahoada West	45	6 Units of 3 bedroom bungalow	15	5
	Degema			9 Units of 1 bedroom bungalow	9	3
	Bonny			15 Units of 1 bedroom bungalow		
Asari-Toru		9 Units of 2 bedroom bungalow				
Rivers South East	Emohua	Obio/Akpor	366	26 Units of 1 bedroom bungalow	26	9
	Ikwerre			52 Units of 2 bedroom bungalow	52	17
	Obio/Akpor			140 Units of 3 bedroom bungalow	140	47
	Port Harcourt			50 Units of 1 bedroom duplex	50	17
	Etche					
	Okrika	Port Harcourt	363	363 of 1 & 2 bedroom bungalow	363	12 2
	Omuma					
Ogu-Bolo						

Rivers East	Eleme	Eleme	52	20 Units of 1 bedroom bungalow	20	7
	Oyigbo			10 Units of 2 bedroom bungalow	10	3
	Tai			6 Units of 3 bedroom bungalow	6	2
	Khana			6 Units of 1 bedroom bungalow	6	
	Opobo/Nkoro	Oyigbo	10	793 Units		
Gokana						
Andoni						
			932 Units			
				793 Units		266 Units

V. RESULTS AND DISCUSSIONS

5.1 Socio-economic characteristics of occupants of Social Housing in Rivers State

The socio-economic survey of this work reveals that occupants of social housing in Rivers State vary in terms of their socio-economic status across the study area. The gener distribution shows that there are more males (60.78%) of than female (39.2%) occupants of social housing in the study area (figure 2). In terms of age, the highest age category among respondents was 25 – 39 years, accounting for 41.8% of respondents and 36.7% closely followed by age category 40 – 54 years (Fig 3). The educational characteristic of the respondents showed that majority attained secondary school (44.9%), followed by those who attained Post-Secondary qualification (33.9%), ‘Post-Graduate (19.2%), and primary (2.0%) respectively as shown in figure 4

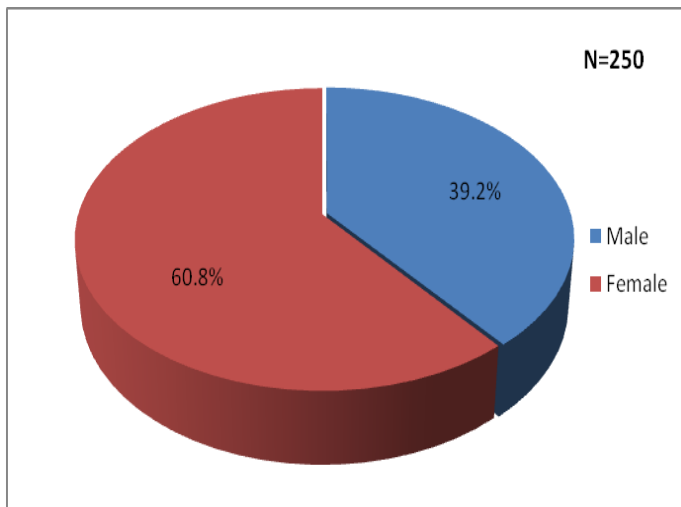


Fig.2: Sex of Respondents  
 Source: Researcher’s Field Work, (2018)

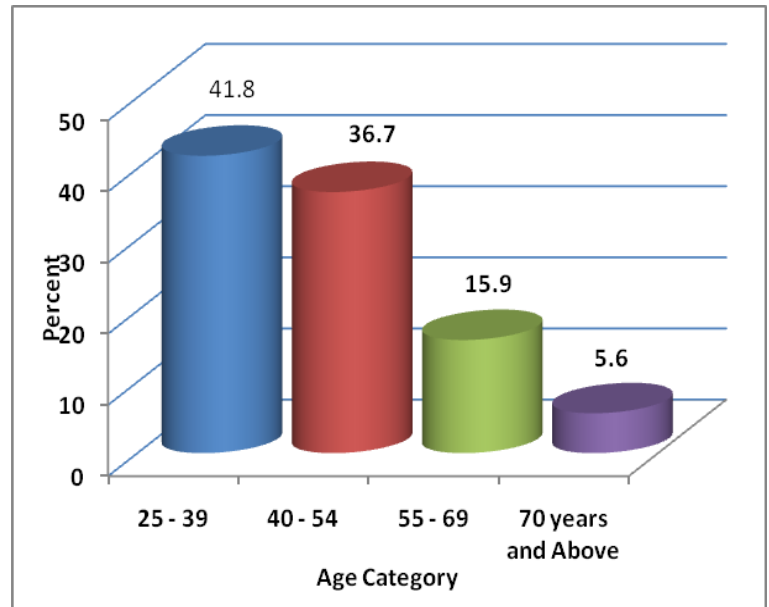


Fig. 3: Distribution of Age of Respondents

Source: Researcher’s Field Work,(2018)

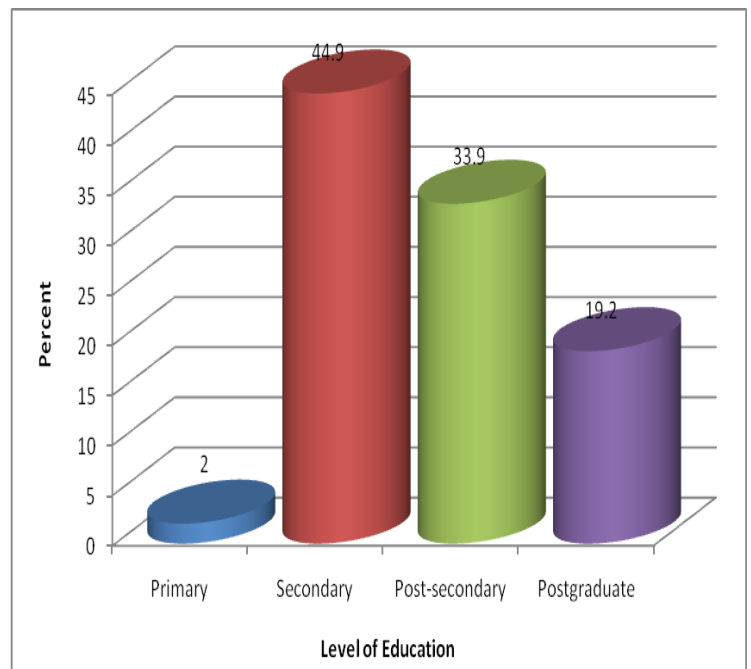
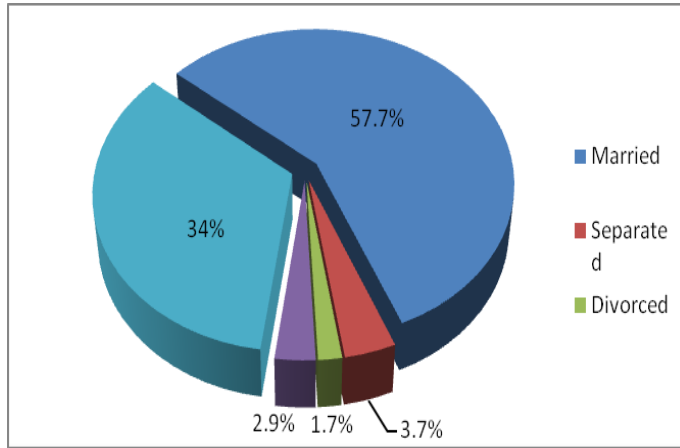


Fig. 4: Percentage Distribution of Educational Attainment of Respondents

Source: Researcher’s Field Work, (2018)

Figure 5, represents the distribution of the marital status of respondents. Married respondents accounted for 57.7% of the distribution, followed by single respondents- accounting for 34%, 3.7% for separated, 2.9% for widowed and 1.7% for the divorced. The employment characteristics of respondents shows that most occupants of social housing in the study area are in active employment (48.2%), while the proportion not in any form of employment are 35% (table 2). In terms of occupation, 29.6

percent of the respondents are Civil Servants. Others are 'Trading', 'Business', 'Students' and 'Artisans', accounting for 19.1percent,17.6 percent, 17.1 percent and 11.6 percent, respectively.( See Fig.6). Overall majority of the respondents fell into the Lower Medium Income group accounting for 36.4 percent (Table 3).



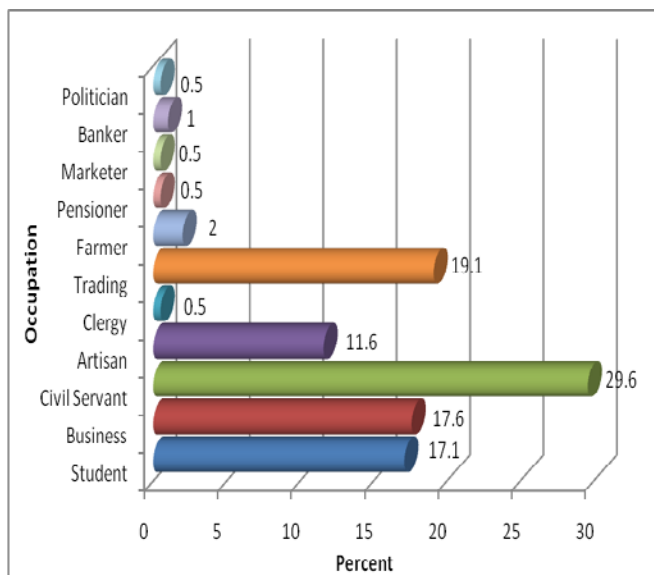
**Fig. 5: Percentage Distribution of Marital Status of Respondents**

Source: Researcher's Field Work, (2018)

**Table 2: Employment Status of Respondents**

Employment Status	N	%
Employed	95	48.2
Unemployed	69	35.0
Retired	23	11.7
Fulltime Housewife	10	5.1
<b>Total</b>	<b>197</b>	<b>100</b>

Source: Researcher's Field Work, (2018)



**Fig.6: Percentage Distribution of Occupation of Respondents**  
Source: Author's Field Work, (2018)

**Table 3: Income category of Respondents**

Employment Status	N	%
No Income (N 0 – N 4,500)	37	15.5
Low Income (N 4,501 – N 18,000)	83	34.7
Lower Medium Income (N18,001 – N 72,000)	87	36.4
Upper Medium Income	29	12.1
High Income	3	1.3
<b>Total</b>	<b>239</b>	<b>100</b>

Source: Researcher's Field Work, (2018)

**5.2 Perceived Challenges to Social Housing Provision in Rivers State**

In a bid to examine the some of the challenges facing smooth running of social housing in the study area, our respondents were asked to list the challenges they perceive that hinders effective implantation of social housing. Their responses are as shown in table 4. As should be expected, funding constituted the greatest challenge of social implementation in the study area (45%). Other challenges listed by our respondents indicates that the implementation of social housing in the study area are not in with the national housing policy (15%), while 20% blamed lack of continuity in government. Also important is the fact that there is clear absence of public-private partnership arrangement (20%) in Social Housing provision in the study area. See table 4. Other perceived challenges are corruption/mismanagement by government officials (61.4%); dishonouring contractual agreement (14.4%); lack of proper planning (16.5%); over bureaucratization by government officials (2.5%) and lack of political interest in the scheme, (5.1%). See Table 5.

**Table 4: Challenges to Social Housing Provision**

Challenges	N	Per cent
Lack of fund	9	45
No proper planning	3	15
Lack of continuity in government	4	20
Lack of Public-Private Partnership	4	20
<b>Total</b>	<b>20</b>	<b>100</b>

Source: Researcher's Field Work, (2018)

**Table 5: Household Respondents' Perceived Social Housing Implementation Challenges.**

Views	N	%
Corruption/mismanagement by government officials	145	61.4
Lack of proper planning	39	16.5
Dishonouring contractual agreement	34	14.4



Over bureaucratization by government officials	6	2.5
Lack of political interest in the scheme	12	5.1
<b>Total</b>	<b>236</b>	<b>100</b>

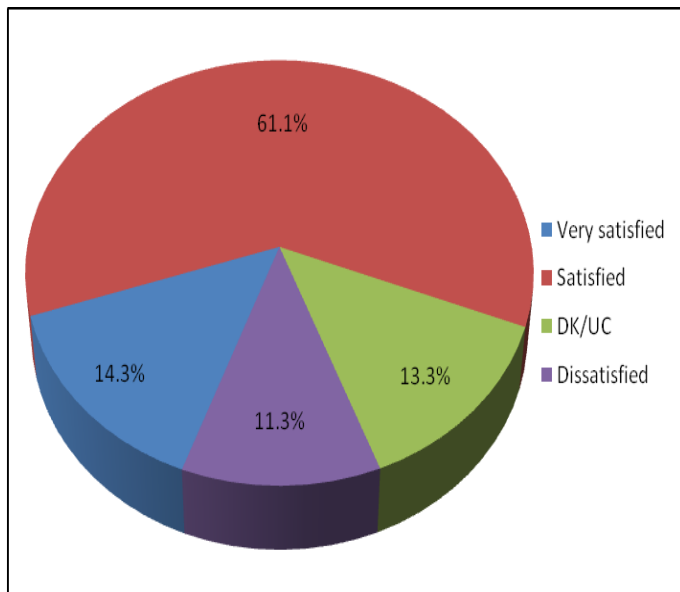
Source: Researcher’s Field Work,( 2018)

5.3 Satisfaction Level of Social Housing Beneficiaries

Respondents were asked if they are satisfied or dissatisfied with social housing scheme using a 5-point Likert scale ranging from ‘very satisfied’ to ‘very dissatisfied’. Most of the respondents (75.4) were either very satisfied or satisfied with social housing scheme in the study area while 11.3 % said there are dissatisfied (See figure 7).

Source: Researcher’s Field Work, (2018)

In other to determine if there is any significance difference between satisfaction derivable from social housing and occupants’ age and gender, the chi-square statistics was used and the result is as shown in table 6. The chi-square ( $X^2$ ) calculated value of 0.386 was obtained as against the critical value of 7.815. Implying that satisfaction to social housing does not differ with age of occupants at 0.05 alpha levels. The study also showed that satisfaction level does not vary with the gender of occupants of Social Housing in Rivers state. The calculated  $X^2$  value of 1.223 was obtain and the critical table value of 3.841 at 0.05 significant level.



N= 236

Fig.7: Distribution of Satisfaction of Respondents

Table 9: Contingency Chi-Square Table

Null Hypothesis (Ho)	Calculated Chi-square Value	Degrees of Freedom	Tabulated value	Significance level (Alpha Value)	Decision Rule	Decision
There is no significant relationship between age of respondent and satisfaction with social housing	0.386	3	7.815	0.05	Reject Ho if calculated value is greater than tabulated value	Cannot reject Ho
There is no significant relationship between gender of respondent and satisfaction with social housing	1.223	1	3.841	0.05	Reject Ho if the calculated value is greater than the tabulated value	Cannot reject Ho

Source: Author’s computation (2018)

## VI. CONCLUSION AND RECOMMENDATION

As greater percentage of the world's population become urban dwellers, the issue of housing shortages are bound to continue. The matter is made worse by the near absence of efficient housing programme in most developing nations of the world. Housing constitutes essential human need, whose availability or otherwise affects man's socio-economic well being. Little wonder then that most government tends to make housing one of the cardinal policies of governance. A Critical analysis of Social Housing programme in Rivers State indicates that social housing is riddled with lots of challenges that hinder its effective implementation. Overall, the outcome of social housing is not equitably distributed in space to meet the needs of those who they are targeted at.

In the mist of the forgoing, housing made for the less privileged ends in the hands of the political elites exacerbating the housing challenge in the State. More so, there seem not to be any significant difference between satisfaction level of social housing and occupants' age and gender in the study area. This may not be doubted given that in the mist of acute housing shortages in the area, people's behavior are no longer guided by basic principles but are constrained to limit their choice to that which is available. Also important in social housing delivery, is the ability of ensuring that social housing is made affordable to the low income group. To achieve this requires that policymakers will have to define housing affordability in a way that allows families to obtain quality housing and comfortably pay other nondiscretionary costs thereby reducing payment burden on families.

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